

## **War Risk Insurance (Lloyd's)**

**Lloyds insurance cover consultants up to 70 years (end of the month of the birth date)**

### **Lloyd's definition of war risk**

War risk is limited to accidents occasioned by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil unrest, military or usurped power, martial law, disorder, acts of any lawfully constituted authority, aggression and disturbances of any kind, and related defensive measures.

**War risk insurance is taken out by the ICRC for the duration of the consultant's assignment, and provides for the following:**

- a lump-sum payment in the event of death
- a lump-sum payment in the event of permanent disability
- payment of medical bills and hospital expenses up to Sfr 250,000, provided that they are not covered by any other insurance policy
- loss-of-earnings pay-outs
- medical evacuation and/or repatriation.

The lump-sum payments and loss-of-earnings pay-outs are calculated on the basis of the consultant's gross annual income, their marital status, and whether they have any children (under 18 years old, or under 25 years old if in full-time education).

A medical examination must be carried out before the assignment. The cost of the examination and any required vaccinations are borne by the hiring manager/unit, provided that the original invoices are submitted.

The completed insurance form and health certificate should be sent to Insurance -> Social insurance inquires ([MyRequests platform](#)) by the hiring manager/unit before the consultant leaves on assignment. Please indicate in the message the place of assignment and the duration of the mission (start date and end date).

### **Lloyd's war risk insurance does not cover the following:**

- occupational and non-occupational accidents and occupational illness
- loss of earnings because of an occupational or non-occupational accident or occupational illness
- personal belongings
- work-related belongings (professional photographic/film/video equipment or other technical equipment can be insured by Axa Wintherthur; please contact SDT/FAD/TRIN)
- occupational and non-occupational third-party liability.



## ICRC ACCIDENT (WAR RISKS) INSURANCE

(Coverage request)

**To be addressed to:** ICRC  
PAC\_REWARD - Mandataires  
Department of Culture and People  
Avenue de la Paix 19, CH - 1202 Geneva

(Please, type or write **very clearly in capital letters**)

**Family name:**

.....

**First name(s):**

.....

**Date of birth:**

.....

**Address:**

.....

**Marital status:**

.....

**Average gross  
annual income:**

.....

| <u>Child(ren) - First name:</u> | <u>Date of birth:</u> | <u>Schooling:</u>  | <u>Apprenticeship:</u>                                   |
|---------------------------------|-----------------------|--|--|
| .....                           | .....                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| .....                           | .....                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| .....                           | .....                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| .....                           | .....                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

| <b>Person to be contacted in case of emergency</b> |              |                     |
|--|--------------|---------------------|
| <u>Family name / First name</u>                    | <u>Phone</u> | <u>Relationship</u> |
| .....  | .....        | .....               |

**Place and Date:**

.....

**Signature:**

.....



**ICRC**

**HEALTH CERTIFICATE**

(for accident [war risks] insurance)

**To be addressed to:** ICRC  
PAC\_REWARD - Mandataires  
Department of People and Culture  
Avenue de la Paix 19, CH - 1202 Geneva

(Please, type or write **very clearly in capital letters**)

I, the doctor undersigned, confirm having examined on

the person mentioned below:

**Family name:**

**First name(s):**

**Date of birth:**

I certify that the above person is in good health, appropriately vaccinated for the country(ies) where he/she will work and is therefore fit to travel.

**Place and Date:**

**Full name:**

**Stamp:**

**Signature:**

**INTERNATIONAL COMMITTEE OF THE RED CROSS**

**INSURANCE TAKEN OUT BY THE ICRC FOR THE DURATION**  
**OF THE MISSION TO            FROM            UNTIL**  
**OF MR            , BORN ON**

1. WAR RISK INSURANCE

- |   |     |           |
|---|-----|-----------|
| a) <b>Lump-sum payment in the event of death</b>  | CHF | .-        |
| b) <b>Lump-sum payment in the event of permanent disability</b>                                 | CHF | .-        |
| c) <b>Medical and hospital expenses</b><br>(provided these are not covered by other insurance). | CHF | 250'000.- |

These amounts will be reimbursed for five years from the date of the accident. The insured must report the accident to the ICRC immediately.

2. LOSS OF EARNINGS DUE TO WAR RISK ACCIDENT

(per day) CHF .-

For a maximum of 720 days during a period of up to five years following the date of the accident.

3. MEDEVAC INSURANCE

Medical evacuation to the nearest hospital and/or repatriation to the country of domicile.

4. THIS COVERAGE WILL BE VALID FOR THE PERIOD SHOWN ABOVE.

**Remarks:**

- The insured shall arrange and pay for insurance to cover such other risks as accident, loss of earnings (other than those mentioned above), illness, personal and professional effects and professional and private liability. The ICRC's obligations are limited to those mentioned above.
- The lump-sum payments are calculated on the basis of an annual salary of CHF .- and the family status of the insured (marital status:            , dependent children:            ).

Geneva,

Signed:

The insured

For the International Committee  
of the Red Cross

\_\_\_\_\_  
People and Culture